

Serial No. 09/704,838  
In reply to: Office Action mailed August 1, 2005  
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### REMARKS

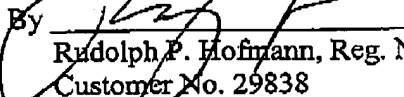
This is in response to the Office Action mailed on August 1, 2005. Claims 1-25 were pending in application and rejected. With this amendment, claims 1, 9, and 18 are amended, and the remaining claims are unchanged.

Claims 1-25 were rejected under 35 U.S.C. 103(a) as being obvious over Wolfberg in view of Sullivan and Farry. Applicants respectfully submit that the claims now have been amended to include features not shown or suggested in the references separately, and thus those features would be missing from any proposed combination of references. Specifically, the claims have been amended to include the limitations of "providing a plurality of selectable service levels wherein each service level includes a unique combination of available portfolio modeling and coaching" and that the "plurality of icons for selecting at least one of the plurality of methods for communicating with a live advisor over the internet" and the "context sensitive automated coaching" are "based on" or "related to the selected service level." These features are not shown or suggested in the references separately and are missing from a proposed combination involving Wolfberg, Sullivan, and Farry.

Accordingly, Applicants respectfully request that favorable action and allowance of the pending claims. In the event a telephone conversation would expedite the prosecution of this application, the Examiner may reach the undersigned at (612) 607-7340.

If any fees are due in connection with the filing of this paper, then the Commissioner is authorized to charge such fees including fees for any extension of time, to Deposit Account No. 50-1901 (Reference 60021-375602).

Respectfully submitted,

By   
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